

Information to identify the case:

Debtor 1	<u>Dennis J. Jarensky</u>	Social Security number or ITIN	xxx-xx-0400
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nancy Jarensky</u>	Social Security number or ITIN	xxx-xx-4279
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-15405-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dennis J. Jarensky

Nancy Jarensky

6/22/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dennis J. Jarensky
 Nancy Jarensky
 Debtors

Case No. 18-15405-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 21

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb +Dennis J. Jarensky, Nancy Jarensky, 27 Post Street, Haledon, NJ 07508-1501
 517397493 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 517397497 +Consumer Portfolio Services, PO Box 98761, Phoenix, AZ 85038-0761
 517397500 +Dr. Roberto Russo, 580 Alps Road, Wayne, NJ 07470-3902
 517397501 +Dr. Stanley Resor, 159 West Putnam Ave., Greenwich, CT 06830-5329
 517397502 +Geico, Commercial Dept., PO Box 822636, Philadelphia, PA 19182-2636
 517397504 +KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517397505 +Manchester Utility Authority, 510 Belmont Ave., Haledon, NJ 07508-1626
 517397506 New Jersey Manufacturers Insurance Group, 301 Sullivan Way, PO Box 428,
 West Trenton, NJ 08628-0227
 517397507 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 517397509 +Vanguard Medical, 700 Route 46 East, Ste. 450, Fairfield, NJ 07004-1583
 517397510 +William Paterson University, PO Box 913, Wayne, NJ 07474-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 23 2018 00:00:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517397494 +EDI: BANKAMER.COM Jun 23 2018 03:33:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517397495 E-mail/Text: bcwrtoff@cablevision.com Jun 23 2018 00:01:46 Cablevision,
 111 Stewart Avenue, Bethpage, NY 11714
 517397496 +EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517397498 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 23 2018 00:01:02 Consumer Portfolio Svc,
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
 517397499 +EDI: NAVIENTFKASMDOE.COM Jun 23 2018 03:34:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 517397503 EDI: JEFFERSONCAP.COM Jun 23 2018 03:33:00 Jefferson Capital Systems, LLC, Po Box 7999,
 Saint Cloud, MN 56302
 517397508 EDI: AISTMBL.COM Jun 23 2018 03:33:00 T-Mobile, PO Box 742596,
 Cincinnati, OH 45274-2596

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Nancy Jarensky dstevens@scuramealey.com,
 cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com
 David L. Stevens on behalf of Debtor Dennis J. Jarensky dstevens@scuramealey.com,
 cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com
 Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor CITIBANK, N.A. rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 6